

**CITI0028**  
**Serial No. 09/077,456**

**PATENT**

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re Patent Application of:

**Wendell W. ANTHONY**

Serial No.: **09/077,456** Art Unit: **3684**  
Filed: **May 29, 1998** Examiner: **Susanna M. MEINECKE DIAZ**  
For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING  
TRANSACTIONS, INCLUDING HOME BANKING**

**FILED ELECTRONICALLY**

U.S. Patent and Trademark Office  
Mailstop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

Dear Madam:

In response to the Final Office Action mailed June 24, 2010, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.